Wednesday, October 4

Arrival and Networking 1:00 p.m.

Welcoming Remarks 2:00 p.m.
Julie Stackhouse, executive vice president, Supervision, Federal Reserve Bank of St. Louis
Albert Forkner, commissioner, Wyoming Division of Banking; chairman, Conference of State Bank Supervisors (CSBS)

Opening Remarks 2:15 p.m.
Janet Yellen, chair, Board of Governors of the Federal Reserve System

Research Paper Session 1 2:30 p.m.
**Supervision, Regulation and Bank Risk**

*Moderator:* Robert DeYoung, Capitol Federal distinguished professor in financial markets and Institutions, University of Kansas (KU) School of Business

*Community Bank Discussant:* Martin Birmingham, president and chief executive officer, Five Star Bank, Rochester, N.Y.

The Effect of Bank Supervision on Risk-Taking: Evidence from a Natural Experiment
John Kandrac, Federal Reserve Board of Governors

Does Bank Supervision Matter? Evidence from Regulatory Office Closures
Jens Hagendorff, University of Edinburgh

Rules and Judgment in the Oversight of Bank Accounting Practices
Michelle Neely, Federal Reserve Bank of St. Louis

Break 4:00 p.m.

Presentation of Winning Case Study and Video from the 2017 CSBS Community Bank Case Study Competition 4:15 p.m.
Introduction: Charlotte Corley, commissioner, Mississippi Department of Banking and Consumer Finance; chair-elect, Conference of State Bank Supervisors (CSBS)
Jeffrey Kelbach, Michael Moore, Jacob Ruocchio-Cole and Kenan Sprague, University of Akron

Faculty Advisor: Bhanu Balasubramnian, associate professor of finance, University of Akron

Community Bank Partner: Chuck Sulerzyski, president and chief executive officer, Peoples Bank, Marietta, Ohio

Evening Events at Hyatt Regency St. Louis at the Arch
Evening Reception 5:15 p.m.
Dinner 6:15 p.m.
Evening Keynote Address 7:05 p.m.
Cynthia Blankenship, vice chairman, corporate president and chief financial officer, Bank of the West, Grapevine, Texas

Thursday, October 5

Breakfast and Networking 7:15 a.m.

Morning Keynote Address 8:15 a.m.
John Williams, president and chief executive officer, Federal Reserve Bank of San Francisco
Research Paper Session 2  
9:00 a.m.

Factors Influencing Bank Behavior and Performance
Moderator: Allen Berger, H. Montague Osteen, Jr., professor of banking and finance, Darla Moore School of Business, University of South Carolina

Community Bank Discussant: Kevin Riley, president and chief executive officer, First Interstate Bank, Billings, Mont.

Core Profitability of Community Banks, 1985-2015
Jared Fronk, Federal Deposit Insurance Corporation

Competition and Bank Fragility
W. Blake Marsh, Federal Reserve Bank of Kansas City

Regulatory Asset Thresholds and Acquisition Activity in the Banking Industry
Allison Nicoletti, University of Pennsylvania

Break  
10:30 a.m.

Research Paper Session 3  
10:45 a.m.

Real Effects of Government Policies
Moderator: Tim Yeager, Arkansas Bankers Association chair in banking at the Sam M. Walton College of Business, University of Arkansas

Community Bank Discussant: Peter Schork, co-founder, president and chief executive officer, Ann Arbor State Bank, Ann Arbor, Mich.

Financial Crises and Filling the Credit Gap: The Role of Government-guaranteed Loans
John Hackney, University of South Carolina

The Real Effects of Geographic Lending Disclosure on Banks
Yiwei Dou, New York University

Color and Credit: Race, Regulation and the Quality of Financial Services
Taylor Begley, Washington University in St. Louis

Lunch  
12:15 p.m.

2017 National Survey of Community Banks: Presentation of Results  
1:30 p.m.

Moderator: Andrew P. Meyer, senior economist, Federal Reserve Bank of St. Louis

Michael Stevens, senior executive vice president, Conference of State Bank Supervisors (CSBS)

Panel Discussion: Community Banking in the 21st Century, 2017 National Survey of Community Banks and State Roundtables  
2:00 p.m.

Moderator: Steven W. Streit, president and chief executive officer, director, Green Dot Corporation

Conference Wrap-up  
3:00 p.m.

Moderator: John Ryan, president and chief executive officer, Conference of State Bank Supervisors (CSBS)

Conference Adjourns  
3:15 p.m.